

**MHI
Copy 1**

DEPARTMENT OF THE ARMY PAMPHLET

NO. 608-4

FOR YOUR GUIDANCE

**A guide for the survivors of
Army personnel who died
while on active duty**

HEADQUARTERS, DEPARTMENT OF THE ARMY

MAY 1958

*Pam 608-4

PAMPHLET
No. 608-4

HEADQUARTERS,
DEPARTMENT OF THE ARMY
WASHINGTON 25, D. C., 7 May 1958

FOR YOUR GUIDANCE

	Page
THE ARMY'S ASSISTANCE PROGRAM.....	2
DEATH REPORT AND FINDINGS.....	2
DEFINITIONS.....	3
BURIAL RIGHTS AND BENEFITS.....	4
WILLS AND PERSONAL AFFAIRS RECORDS.....	9
TRAVEL OF DEPENDENTS AND SHIPMENT OF HOUSEHOLD GOODS AND PERSONAL EFFECTS.....	9
YOUR FINANCIAL SITUATION.....	11
Emergency Financial Assistance.....	12
Six Months' Death Gratuity Pay.....	12
Dependency and Indemnity Compensation.....	14
Social Security Benefits.....	16
Government Life Insurance.....	20
Commercial Insurance.....	21
Settlement of Accounts.....	21
United States Savings Bonds.....	22
CONTINUED SERVICE BENEFITS AND PRIVILEGES.....	22
Medical Care.....	22
Commissary Store.....	24
Post Exchange.....	24
Motion Picture Theaters.....	25
Identification for Service Privileges.....	25
MISCELLANEOUS RIGHTS AND BENEFITS.....	25
Civil Service Survivor Annuities.....	26
Civil Service Preference.....	26
Claims for Loss or Destruction of Personal Property.....	26
Decorations and Awards.....	26
Homestead Preference.....	27
Home Loan Guaranteed by the Veterans Administration.....	27
Railroad Retirement Death Benefits.....	27
State Benefits.....	27
EDUCATION OF CHILDREN.....	28
Scholarship Information.....	28
LEGAL ADVICE AND ASSISTANCE.....	28
UNITED STATES ARMY AREAS (Appendix I).....	30

* This pamphlet supersedes DA Pam 20-15, 14 December 1956.

THE ARMY'S ASSISTANCE PROGRAM

The Department of the Army recognizes that sympathy and condolences are not enough at this time of great personal loss and sacrifice and that your need for help has probably never been greater. We are gravely concerned with the immediate problems confronting you and desire to extend all practicable assistance to help in making your readjustment as easy and painless as possible under the circumstances.

To insure that you do receive maximum assistance from the Army, an officer has been designated to visit you. In military language, we refer to him as the "Survivor Assistance Officer". This officer will extend to you, on behalf of the Department of the Army, any assistance needed that the Army is able to provide. If you wish, he may assist you with the burial arrangements, particularly if military honors are desired at the grave site. Other than burial arrangements and your immediate welfare, he will be primarily interested in advising you about the Government benefits, rights and privileges to which you may be entitled. With respect to those for which you appear qualified, he will assist you in filing the necessary application or claim if such is required and his assistance is desired by you.

This handbook has been designed to give you a brief, written account of matters we believe to be of immediate interest. After you have had a chance to read it, discuss any questions you may have with the "Survivor Assistance Officer". If he cannot answer all your questions, he will be able to refer you to other military officials or Government agencies or get the answers for you. It is not intended that the Army's assistance to you or other relatives necessarily be limited to the matters outlined in this handbook. If you need assistance in other matters, it will be provided when possible.

Dollar amounts used to illustrate various benefits are based on rates presently in effect for typical cases. Whether you are eligible for benefits and the actual amounts payable are subject to the determination of the Government agency responsible for payment. The majority of benefits listed in this handbook are administered by government agencies outside the Department of the Army.

DEATH REPORT AND FINDINGS

All the facts which can be obtained relating to the service member's death are furnished to the next of kin in a letter from The Adjutant General or the field commander, depending upon where death occurs. To inform the next of kin with the least practicable delay of any available information, an interim letter explaining briefly the cir-

circumstances is often forwarded initially. The complete circumstances and cause of death are furnished as soon as known. Your anxiety to receive complete information immediately is understandable, but it is hoped that you will also understand the delays often encountered in securing accurate and complete facts, particularly when death occurs away from a military installation or overseas. If you should not receive complete facts at first, be assured that every effort is being made to obtain them, and that all possible information will be furnished at the earliest possible date without special request.

The next of kin will be furnished by mail two copies of the official "Statement of Death" issued by Headquarters Department of the Army. These copies may be used to furnish proof of death to commercial insurance companies, for cashing of bonds and in the settlement of other claims. If needed, you may request additional copies by writing to The Adjutant General, Department of the Army, Washington 25, D. C. ATTN: AGPS.

Copies of the Official Report of Death and Findings of Death are also furnished by The Adjutant General to various Government agencies such as the Veterans Administration, the Social Security Administration and the Finance Center, United States Army. Non-Government agencies furnished copies in appropriate cases include the Army Mutual Aid Association, Army Relief Society, and commercial insurance companies if a request from the deceased service member is on file.

DEFINITIONS

For purposes of clarity and assurance that certain important words or terms are not misunderstood, the definitions below apply to words or terms used in this pamphlet.

Next of Kin

The next of kin is the individual who is most closely related to the service member. The order in which the family relationship usually runs is wife, son, daughter, father, mother, brother, sister, grandfather and grandmother.

The Adult Next of Kin

The adult next of kin is the first person of legal age in the family relationship order of precedence for the "next of kin", except a legal wife will be considered the "adult next of kin" even though not of legal age.

Beneficiary

The beneficiary is the person (or persons) who according to law or written designation of the service member is entitled to receive cer-

Pam 608-4

tain benefits. A beneficiary may be one person for the six months' death gratuity pay, while another person may be designated to receive proceeds of insurance if the deceased was insured.

Military Sponsor

Military sponsor means the deceased service member upon whom you (wife, child, father, mother, etc.) are dependent or to whom you bear a relationship.

Service-Connected

"Service-connected" means death must have occurred in line of duty, and not as a result of the deceased service member's willful neglect or misconduct. It is not necessary that death occur while actually performing military duties or during military operations to be "service-connected". Generally, the death of a service member at any place or time not directly attributed to willful neglect or misconduct on his part will be determined as "service-connected".

Basic Pay

Basic pay means the monthly amount of pay due the service member for his pay grade but does not include allowances, such as subsistence and quarters, or incentive pay for the performance of duties such as flying, diving, parachutist, etc.

BURIAL RIGHTS AND BENEFITS

General

When members of the Army die while on active duty, military authorities will provide for care and shipment of remains to the place designated by the adult next of kin and will pay an interment allowance to assist the next of kin in defraying the costs of interment. The standard of services obtained by military authorities provides every proper consideration and it is believed advantageous to leave arrangements for preparation of remains to military authorities at the place of death. It is, however, the right of the next of kin to make private arrangement for care and disposition of remains and to subsequently request reimbursement from the Government in the amount allowable. When remains are in custody of military authorities, the adult next of kin will be asked, shortly after death occurs, for disposition instructions. If the member's death occurs at or in the vicinity of his home, the next of kin may request assistance from the nearest military installation.

Preparation and Shipment by Military Authorities

Army installations in the United States enter into "Contracts for Care of Remains" with local civilian funeral directors whenever prac-

licable. The Services normally obtained under contract include pickup, embalming and other preparation, casket and outside case, and hearse service to a local cemetery or the shipping point. If there is no contract in effect near the place of death, military authorities negotiate with local, reputable funeral directors to obtain the required services. Military authorities will also provide uniform clothing, a flag to drape the casket and, if requested in writing by the adult next of kin, will arrange for cremation at the place of death and a suitable urn. Remains are transported within the United States by rail, accompanied by a military escort, to the town or city designated by the adult next of kin or, when a request is made, remains may be shipped by commercial air if available. However, remains shipped by commercial air normally may not be accompanied by an escort.

The Army also provides an interment allowance to assist in defraying costs incurred at the place of burial. This allowance may not exceed \$125 if interment is in a civilian cemetery, or \$75 if burial is in a national or post cemetery. When burial is in a private cemetery, the allowance may include such items as hearse hire, flowers, vault, obituary notices, passenger car for the immediate family, services of a funeral director, (including the use of his facilities), grave site, opening and closing of the grave, and use of cemetery equipment. When burial is made in a national or post cemetery, allowance may include any of the above named items not furnished by the Government. The contracting officer at the installation from which the remains were shipped will furnish appropriate instructions for use in applying for the interment allowance.

Private Arrangements Within the United States for Care and Shipment of Remains

When the adult next of kin elects to assume responsibility for the remains at the place of death and makes private arrangements, reimbursement may be requested. In determining the maximum amount allowable, all pertinent facts and circumstances in the case, the place of death, and the necessity for the items billed will be carefully examined and evaluated in settling the claim. The items which may be considered and their limitations are—

- Essential services incident to recovery and identification of remains.
- Preparation of remains. If death occurred within the radius of a military "Contract for Care of Remains", reimbursement is limited to the amount for which the Army could have obtained the services (removal, embalming, casket and outside case, and hearse to the local cemetery or shipping terminal) under contract. If the place of death was not within the radius of a military contract, reim-

Pam 608-4

bursement for removal, embalming, casket and outside case (or cremation and urn), clothing, and hearse service to a local cemetery or shipping terminal will be limited to a maximum of \$400.

- **Transportation.** Reimbursement is limited to the amount it would have cost the Army to ship the remains by commercial carrier.

- **Interment Allowance.** The same maximum allowances for the same items as specified when military authorities arrange for initial preparation.

- **Uniform clothing, when required, and a flag to drape the casket** normally may be obtained from the nearest Army installation. A flag may be obtained from a Navy or Air Force installation, any Veterans Administration office, or from the local postmaster when there is no nearby Army installation. The flag becomes the personal property of the next of kin, following burial.

One of the following procedures will apply in making claim for reimbursement of expenses incurred:

1. If relatives pay the bills, reimbursement should be requested by letter addressed to The Quartermaster General, Department of the Army, Washington 25, D. C., ATTN: Memorial Division. The letter must be accompanied by itemized, receipted bills, each in four copies, and the name of the cemetery in which burial was made must be shown either on the bills or in the letter.

2. If it is desired that payment be made direct to the funeral director, he should submit a completely itemized invoice (four copies) to TQMG, DA, Washington 25, D. C., ATTN: Memorial Division. The name of the cemetery in which burial was made and the following statements signed by the funeral director and the adult next of kin, respectively, must appear on each copy of the invoice:

By the funeral director—I certify that the above bill is correct and payment has not been received.

By the adult next of kin—I authorized the services listed and hereby request the Department of the Army to evaluate the bill and make payment to (name of funeral home) in the amount allowable. I understand that any amount over and above the Government allowance is a matter between myself and the funeral director.

Note. Requests for reimbursement under either 1 or 2 above should include allowable items of the interment allowance as well as removal, embalming, casket, outside case, and transportation costs.

When Death Occurs Overseas

If the adult next of kin resides in the United States, or in any case where burial is to be in the United States, the remains will be shipped to the United States by first available transportation with preference

given to military air transportation. The anxiety caused by the time necessarily elapsed when remains are shipped from an oversea command to the United States is understandable; however, the family is assured that shipment will be accomplished as fast as possible. Normally remains arrive at the port of entry in the United States within 7 to 10 days after the date of death. To ensure the best possible condition upon arrival at final destination, remains are processed by a funeral director at the port of entry prior to reshipment. The Quartermaster General, DA, will notify the next of kin of date remains will arrive in United States as soon as such information is available. The commander at the port of entry will subsequently advise the consignee and the next of kin of the date and time remains are scheduled to arrive at final destination. The date of the funeral should not be set until notification of arrival is received from the port commander.

If the adult next of kin is living in the oversea command in which death occurred, the oversea commander will contact her (him) for disposition instructions of the remains. Should the next of kin elect to have remains buried overseas, the oversea commander will (in addition to having remains prepared and casketed) arrange for shipment to the place designated by the next of kin or, if feasible, render assistance in arranging for interment, and will pay the authorized interment allowance.

Burial in a National or Post Cemetery

National Cemetery. The deceased service member may be buried in any national cemetery in which grave space is available. There is no cost for the grave site or for the opening and closing of the grave. The surviving spouse, minor child, and in certain instances unmarried adult children, are also eligible for burial in the same national cemetery. A total of not more than two adjoining (side by side) grave sites may be reserved for the immediate or eventual burial of the persons involved in the husband-wife or parent-child relationship.

Post Cemetery. The deceased service member and certain members of his immediate family are also eligible for burial in a post cemetery subject to the approval of the commanding officer of the installation which maintains a post cemetery.

Provision of a Headstone or Marker

National or Post Cemetery. If burial is in a national or post cemetery, the grave site will be marked with an appropriately inscribed regulation Government headstone or marker of the type authorized for the cemetery, at no cost to the next of kin (or other interested individual). No application or other special request is required. The erection of private monuments, at no expense to the Government,

Pam 608-4

is restricted to sections in national cemeteries in which private monuments were authorized as of 1 January 1947. Advance approval of the design and erection must be obtained from The Quartermaster General, Department of the Army, Washington 25, D. C., ATTN: Memorial Division.

• *Private or Civilian Cemetery.* If burial is in a private or civilian cemetery, the next of kin (or other interested individual) may obtain a regulation Government headstone or marker, without cost, to mark the grave of the deceased service member by submitting an application to The Quartermaster General, Washington 25, D. C., ATTN: Memorial Division. Application may be made on DA Form 1815 which will be furnished by the person escorting the remains to the place of burial or the Survivor Assistance Officer. The application must be countersigned by a responsible official of the cemetery in which burial took place to assure that the type of headstone or marker selected will be acceptable at the grave. A selection either of an upright marble headstone or a flat marker of granite, marble, or bronze may be furnished, dependent upon the type permissible in the cemetery. Government headstones or markers are not furnished for memorialization purposes when remains are not actually buried in the grave.

Note. Most states also provide headstones or markers at no charge. If interested, further information concerning your state should be obtained from local Government officials or the nearest Veterans Administration office.

Military Honors

If military personnel are available in the vicinity of burial, military honors will be provided by the Army at place of interment if requested by the family.

Social Security Lump-Sum Payment for Burial Expenses

If the deceased was insured under the social security program, a lump-sum payment to assist in paying the burial expenses may be made to the widow or widower. The amount of the payment cannot be more than three times the amount of the monthly benefit the deceased person would be entitled to if age 65, nor more than \$225 in any case. This payment to the widow or widower is in addition to any monthly social security benefits to which she (he) may be entitled and the burial expenses payable by the Army.

An application for monthly social security benefits as discussed beginning on page 18 will also serve as an application for this lump-sum payment. If there is no eligible widow or widower, the person or persons who paid burial expenses not allowable by the Army may be repaid up to the amount of the lump-sum payment.

WILLS AND PERSONAL AFFAIRS RECORDS

Service members desiring to execute wills or maintain records of their personal affairs have the same opportunity as civilians to do so. In fact, Army assistance is rendered those requesting it in the preparation and safekeeping of such records.

Wills

The will of a service member who has requested the Army's assistance in its safekeeping is forwarded to The Adjutant General's Office, Department of the Army, Washington 25, D. C. If a will is in custody of that office at time of the service member's death, it will be mailed within a few days after death to the person designated to receive it.

Personal and Property Record

This is normally a written and signed record stating where important papers may be found, indicating the location of bank accounts, safe deposit boxes, items of property owned and listing all obligations (including taxes) with details as to any payments which must be made on them. If a service member has such a personal record and does not desire to keep it in his personal possession or leave it with a relative or friend, he is permitted to place it in custody of his commanding officer or personnel officer for safekeeping. Should such a record be in the custody of the unit at time of death, it will be mailed to the person designated to receive it within a few days after death.

TRAVEL OF DEPENDENTS AND SHIPMENT OF HOUSEHOLD GOODS AND PERSONAL EFFECTS

The lawful dependents, household goods and personal effects of the deceased service member (without regard to his pay grade) may be moved at Government expense. If these are not transported by the Government, the Army may authorize the payment in money of amounts equal to the commercial cost for all or any part of authorized transportation not furnished in advance by the Government, when the move is completed.

Personal Effects

Personal effects normally include those items of personal property such as watches, rings, clothing, currency, and commercial papers in the possession of the deceased service member at time of death. Such effects will be inventoried immediately following death by a military officer and safeguarded for delivery to the next of kin. If the next of kin is not present to receive the personal effects in person at the

Pam 608-4

place where inventoried, they will be shipped to the appropriate forwarding address. An inventory of the effects shipped will accompany the container or will be mailed separately. This inventory must be signed by the next of kin or legal representative and returned to the sender.

If the next of kin or legal representative is not present at the place where personal effects are located, the commanding officer may authorize the sale of certain items when this appears to be in the best interest of both the next of kin and the Government, particularly when property is located overseas. Sale of personal property will normally be limited to items which cannot be shipped because of prohibiting regulations or policies or because of their bulk nature or weight. Items obviously of no sentimental value or not of a value equal to the cost of shipment may also be sold. In any event, the commanding officer will advise the next of kin of any items he desires to sell and ask for a power of attorney to sell the effects concerned.

The delivery of effects to the next of kin does not necessarily make the recipient the legal owner. Ownership is to be governed by the will, if any, of the deceased service member or by the laws of the State in which he maintained his legal residence.

Travel of Dependents

Travel for lawful dependents (wife, unmarried children under 21 years of age, including adopted children and stepchildren, and dependent parents) may be authorized from the place where residing or located at time of death to the destination approved by the Army. The approved destination may be the deceased service member's official home of record or any other destination justified on reasonable grounds as being necessary in the best interests of the dependents concerned. Only one move of dependents is authorized at Government expense, and to be payable by the Government, this one move must be completed within one year following date of death.

Movement of Household Goods

Household goods may be transported at Government expense under circumstances similar to travel of dependents, without regard to weight limitations. The destination to which the Government will provide transportation is again that destination approved by the Army. Under normal circumstances movement must also be accomplished within one year following date of death. When no immediate destination is known, household goods may be placed in *temporary storage* at Government expense for a period not to exceed 90 days. Temporary storage may be authorized for not more than an additional 90 days upon approval of the appropriate transportation officer,

if required. If household goods are already in *permanent storage* at Government expense they may be continued in such storage for a period normally not to exceed one year. Any continuous storage of household goods beyond the established time limitations must be paid from personal funds. Household goods may include one privately owned automobile in addition to other authorized weight allowances when such automobile is located overseas or in Alaska. If the automobile is located in the United States, movement at Government expense is *not* authorized.

Applications for Travel of Dependents and Movement of Household Goods

The Commanding Generals of Army areas are responsible for approving the destination to which dependents and household goods may be moved at Government expense. Addresses of the Headquarters of the Army areas and the States included in each area are listed in Appendix I. If arrangements were not made for these services when official notification of death was received, you should write the Commanding General of the Army area in which you were residing or located at time notification of death was received, for forms and instructions in completing necessary applications. If more convenient, you may obtain the forms and instructions from the Transportation Officer at the Army installation nearest to your residence or if you can visit that officer in person, he will assist you in the completion of required applications and forward them to the appropriate Army area headquarters for approval.

Since only one move of dependents and each lot of household goods is permitted, it is suggested that you make sure of your permanent residence before making the move. It is also suggested that application be made in advance for approval of your destination. By making advance application, you will know positively whether the Government will pay all or only a part of the transportation involved. However, if travel of dependents and movement of household goods is accomplished at your personal expense without prior approval by the Commanding General of the Army area, you may still request reimbursement for the amounts it would have cost the Government to furnish the required transportation subject to the Army's approval of your destination.

YOUR FINANCIAL SITUATION

The Government has given much study and thought to this unfortunate happening in the lives of its service families and the welfare of the surviving dependents. As a result, Acts of Congress have pro-

Pam 608-4

vided a program of benefits which generally assures that surviving dependents (particularly the widows and children) have an income following the loss of their military sponsor. The income through Government benefits is not intended to be entirely sufficient to meet all financial needs; however, they do provide a partial protection against financial worries. The means and places from which your financial security and assistance will come are discussed under appropriate topic headings below.

Emergency Financial Assistance

The Army Relief Society, 30 West 44th Street, New York 36, New York, was organized for the primary purpose of assisting needy wives and children of deceased *Regular Army* personnel. For *Regular Army* personnel, the society is furnished notification of death by The Adjutant General and automatically extends an offer of assistance upon receipt of the notification. If assistance is not needed during the period immediately following death, the wives and children of deceased *Regular Army* personnel are privileged to communicate with the Society at any future time concerning their needs.

To meet the emergency situation at hand, financial assistance may also be obtained from the American Red Cross or the Army Emergency Relief. Assistance given will be temporary in nature and on the basis of actual need rather than convenience or desire. The services of the American Red Cross and Army Emergency Relief are available to the dependents of all Army personnel, regardless of component. You should contact the Field Director of the American Red Cross or the Army Emergency Relief Officer at the nearest Army installation if you need immediate financial assistance. If more convenient, the local chapter of the American Red Cross nearest your home may be contacted instead of the Field Director at the nearest Army Installation.

Six Months' Death Gratuity Pay

The death gratuity is paid by the Department of the Army as soon as possible following the death of the service member. The purpose of this pay is to help the surviving dependents in their readjustment to a new life and environment and to assist them in meeting unusual expense normally incurred at such a time.

Amount

The amount of the death gratuity pay is determined by multiplying the monthly basic pay (plus special and incentive pays) the deceased was entitled to at date of death by six. Allowances such as quarters

and subsistence are *not* used in determining the amount of the death gratuity pay. A minimum amount of \$800 is payable when six months' pay would be less than \$800. Similarly, when six months' pay would exceed \$3,000, the maximum amount payable is \$3,000.

To Whom Payable

The beneficiary (or beneficiaries) is governed by law when there is a surviving widow or child. However, if there was no wife or child the deceased service member had the opportunity while living to designate one or more of his parents, brothers or sisters as beneficiary (or beneficiaries). The death gratuity will be paid to the person (or persons) first listed in the order below.

- (1) Spouse, if surviving.
- (2) If no spouse, the children (without regard to their age or marital status) in equal shares.
- (3) If no spouse or child, the parent(s) or brother(s) or sister(s) (including those of half blood and those through adoption) designated by the deceased.
- (4) If no spouse or child and no designation by the deceased, the parents in equal shares.
- (5) If no spouse, child, or parent and no designation by the deceased, the brothers and sisters (including those of half blood and those through adoption) in equal shares.

If a beneficiary dies before receiving the amount to which entitled, the amount unpaid will then be paid to the next living survivor in the order listed above.

By Whom and When Payable

In the case of a wife residing with the service member in the vicinity of his duty station at time of death, the death gratuity may be paid immediately by the local Finance and Accounting Officer having custody of the deceased member's military pay records. In all other cases, payment is made by a Finance Officer designated for this purpose or the Commanding General, Finance Center, U. S. Army, Indianapolis 49, Indiana. When payment is to be made by one of the latter offices, an application form will be mailed without request to the person (or persons) entitled to the death gratuity pay. Payment may then be expected shortly after return of the completed application to the office from which received. Should you have questions reference payment of the death gratuity you should write to the Commanding General, Finance Center, U. S. Army, Indianapolis 49, Indiana.

Pam 608-4

Dependency and Indemnity Compensation

Of all the Government benefits, the Dependency and Indemnity Compensation will probably be the most important and the primary means of your long-range financial security. This compensation is administered and payable by the Veterans Administration within the classes of surviving dependents to be mentioned when the service member's death is determined by the Veterans Administration to be service-connected.

The rates of compensation differ for the various classes of dependents. These rates with additional requirements for entitlement if any are shown below.

Widows and Children of Unremarried Widows

The amount payable is related to the monthly basic pay being received by the service member at time of death. To estimate your amount take \$112 and add to that figure 12 percent of the deceased member's monthly basic pay. The resultant figure will be the approximate amount you will receive monthly. It is significant to note that this compensation is payable for the *lifetime* of the widow, provided she does not remarry. Should the widow remarry payments in her behalf would cease; however, the payments under the rates for children would then be made on behalf of eligible minor children if any. Employment of the widow or income from other sources is immaterial to the payment of Dependency and Indemnity Compensation.

In general, when there is an unremarried widow, minor children under 18 years of age have no effect to increase the amount of the widow's compensation. Benefits for such minor children would come from social security. It was recognized however that social security benefits cease when children reach age 18 and that the need for funds is often greatest at this age, particularly if children attend college or are physically incapable of self-support. Thus for each unmarried child 18 years of age (but not 21) attending an educational institution approved by the Veterans Administration, an additional amount of \$35 per month is paid until the age of 21. There is also a supplemental compensation for unmarried children 18 years of age or older who became permanently incapable of self-support prior to reaching age 18 because of physical or mental disability. The amount is \$70 per month for each such child for as long as the child remains unmarried and incapable of self-support.

Children (When the Widow Is Deceased or Remarried)

When the widow is deceased or remarried, compensation is payable to the unmarried children in equal shares at the following rates:

One child.....	\$70 per month.
Two children.....	\$100 per month.
Three children.....	\$130 per month.
More than three children.....	\$130 per month plus \$25 per month for each child in excess of three.

Compensation for a child generally ceases when the child marries or reaches age 18 whichever occurs first. However, an unmarried child may continue to receive compensation at the same rates past age 18 and until reaching age 21, if pursuing a course of instruction at an educational institution approved by the Veterans Administration. As a further exception, an unmarried child permanently incapable of self-support prior to reaching age 18 because of physical or mental disability will continue to receive compensation past age 18 and so long as the child remains unmarried and incapable of self-support. In such case, the rate payable before age 18 is increased by \$25 per month.

The term "child" includes a legitimate child, a legally adopted child, a stepchild (provided such stepchild was a member of the deceased service member's household), or an illegitimate child when the service member has been properly recognized as the putative father.

Parents

The situation of parents is usually quite different from that of the widow and children with respect to dependency upon the deceased service member. The payment of Dependency and Indemnity Compensation to them depends on how much income they receive from other sources. For example, one parent with an income of less than \$750 per year receives compensation at the rate of \$75 per month, but a parent with income between \$1,250 and \$1,500 per year would receive only \$30 per month. When both parents are living together, the total benefit will be \$100 per month if their combined income is less than \$1,000 per year and \$60 per month if their combined income is between \$1,350 and \$1,700 per year. If one parent has an income in excess of \$1,750 per year, or, if both parents have a combined income in excess of \$2,400 per year, no compensation is payable. Eligible parents may receive compensation even though it is also being paid to a widow or children. The term "parent" includes natural father, or mother, father or mother through adoption, or person who stood in the relationship of a parent to the deceased for a period not less than one year prior to his entry into service.

The Dependency and Indemnity Compensation is *not* payable to brothers and sisters of the deceased or any other relatives not mentioned above unless they stood in the relationship of a parent to the deceased.

Pam 608-4

There is an exception when the Dependency and Indemnity Compensation would not be payable to widows, children and parents. This exception applies when the service member has at time of death, Government Life Insurance in force under waiver of the premiums normally paid. During the period (25 Apr 51 to 31 Dec 56) of the Servicemen's Indemnity insurance (commonly referred to as "\$10,000 free insurance") service members with various forms of Government life insurance policies were permitted to make in-service waivers of their premiums so that they, in effect, received free insurance coverage in the same manner as persons covered under the free Servicemen's Indemnity insurance. Some of these service members have failed to remove their waiver by resuming payment of premiums although knowing that the continuance of waivers would disqualify their dependents for the Dependency and Indemnity Compensation. When Government insurance is in force under such waiver at time of death, the Veterans Administration compensation in effect prior to 1 January 1957 is applicable and payable to the eligible widow, children and dependent parents instead of the Dependency and Indemnity Compensation. In general, the compensation in effect prior to 1 January 1957 is less than the current Dependency and Indemnity Compensation. Since only a very few survivors will be affected, the rates of compensation in effect prior to 1 January 1957 are not given. However, if there is reason to believe they apply to you, ask the Survivor Assistance Officer or the nearest Veterans Administration office for rates and further information.

Social Security Benefits

If there is a surviving minor child or children, Social Security benefits may be expected to play a big role, second only to Dependency and Indemnity Compensation, toward the financial welfare of the children until they reach age 18. These benefits may also enhance the financial stature of the unremarried widow at age 62 without minor children.

Since 1 January 1957 military service has been "covered employment" under the Social Security program in the same manner as most civilian employment and the basic pay of military personnel has been subject to the usual Social Security tax deduction. Military personnel have therefore paid, at least in part, for this protection. Subsequent to 15 September 1940 and prior to 1 January 1957 free Social Security wage credits of \$160 per month were granted by law to all military personnel, regardless of grade, for each month of active military service. Under Social Security laws, a deceased person must have reached a certain insurable status before his survivors are entitled to benefits. In the case of a service member his insurable status

is determined by combining civilian employment if any under the Social Security program with military service on or after 1 January 1957 and the free wage credits authorized for active duty in any of the military services during the period 16 September 1940 through 31 December 1956.

A deceased person is generally considered as having reached an insurable status guaranteeing payment of some type of benefit to eligible survivors if he had at least 6 calendar quarters of coverage (or 1½ years of employment under the Social Security program) during the 3-year period immediately preceding death. If, however, your military sponsor did not have sufficient coverage at time of death to insure the payment of a benefit to eligible survivors there is no need for alarm. A special provision of law has recognized this possibility and made provisions for your protection in such a situation. Under this special provision of law you will be entitled to an additional monthly payment from the Veterans Administration which will equal the amount you would have received from Social Security had your military sponsor been in an insurable status at time of death, provided his death was service-connected. The Veterans Administration is responsible for determining whether death was "service-connected"; however, the amount of benefit payable under this special provision of law is determined by the Social Security Administration and certified to the Veterans Administration for payment.

To Whom and When Payable

Social Security benefits are payable to the surviving minor children under 18 years of age and to the widow (or other person) responsible for the care and custody of such minor children. For the unremarried widow without minor children, monthly benefits are not payable until she reaches age 62. Dependent parents are also eligible for benefits if they were more than 50 percent dependent upon the deceased service member for their support. However, dependent parents are not eligible for benefits until age 62 (for the mother) and age 65 (for the father). Further, they are not eligible under any circumstances when there is a surviving widow, child or children. The payment of Social Security benefits is generally subject to income from other sources. For example, if benefits are being paid to the widow and minor children in her custody and the widow receives from employment an income exceeding certain limitations, the amount of benefit payable in her behalf would terminate for the month or months in which her income from employment exceeded the limitations. The same would also apply in the case of a minor child employed. The fact that the widow (or a minor child) may be employed and not entitled to benefits during such employment does

Pam 608-4

not affect the amount of benefits payable on behalf of other eligible persons. Payment of compensation from the Veterans Administration is *not* considered income in determining eligibility for Social Security benefits.

Amount Payable

The amount payable can only be determined by the Social Security Administration which has a complete record of the wages earned and the Social Security credits during periods of both military and civilian employment under the Social Security program. The amount of your benefit will be determined based on the average monthly earnings of your military sponsor under employment covered by the Social Security and the number of persons eligible to share in the benefit. The average monthly earnings are computed from 1 January 1937, 1 January 1951 or from the year in which your sponsor reached age 22, whichever would provide the greater benefit.

Social security benefits are not payable unless you make application therefor. Since the law permits retroactive payment of 12 months at most, you should file your application promptly.

Making Application for Dependency and Indemnity Compensation and Social Security Benefits

Dependency and Indemnity compensation and social security benefits are not payable unless you file application therefor. Since the laws permit retroactive payments of 12 months at most, you should file your applications promptly. Should you be eligible for both Dependency and Indemnity compensation and social security an application filed with either the Veterans Administration or Social Security Administration will serve to establish the effective month from which payments may be made by both agencies. *However, you must still make a separate application with the other agency in order to actually receive the payments due from it.* Assistance in completing the necessary applications may be obtained from the Survivor Assistance Officer or the nearest Veterans Administration or Social Security office.

Current procedures permit you to file substantiating evidence such as public records of marriage, births, death and divorce with only one agency (Veterans Administration or Social Security Administration), requesting that the agency to which submitted furnish such evidence to the other. However, submission of the required substantiating evidence with the separate applications to both agencies normally expedites the processing and assures the receipt of payments at an earlier date. It is therefore suggested that duplicate certified copies of these records, when required be obtained and submitted with the applica-

tion to each agency. Substantiating evidence generally required to accompany applications includes—

• *Proof of Widowhood.* The marriage of a widow to the deceased service member should be established by one of the following types of evidence in the order of preference indicated:

- (1) A copy of the public or church record of marriage, certified over the signature and seal of the custodian of such records.
- (2) Affidavit of the clergyman or magistrate who performed marriage ceremony.
- (3) Original certificate of marriage.
- (4) Affidavits of two or more eyewitnesses to the ceremony.

Note. IMPORTANT. If either the service member or the widow has been previously married, the termination of all former marriages by either party must be shown by furnishing certified copies of the final decrees of divorce or annulment or if terminated by death, proof of death. Proof of death may be furnished by a copy of the public record of death, certified by the custodian of such records, a duly certified copy of a coroner's report of death or a verdict of a coroner's jury.

• *Proof of Age and Relationship of Children.* Evidence acceptable to establish these include a copy of the public record of birth or a copy of the church record of birth or baptism showing date of birth of each child and the names of the parents, certified over the signature of the custodian of such records. If none of these records is obtainable, the affidavit of the physician or midwife in attendance at birth, showing the date of birth and the names of the parents, will be acceptable. If a child is a legally adopted child, a copy of the court order of adoption, certified to by the court record, must also be furnished.

Note. When a claim is being made on behalf of a child over age 18 who became permanently incapable of self-support by reason of mental or physical defect before reaching age 18, evidence of this fact must be shown by statements of the attending physician or other medical records.

• *Parents.* Application filed by a parent (or parents) must show income received from all sources except the six months' death gratuity, donations from public or private relief or welfare organizations, social security lump sum death payment for burial expense and any compensation (excluding insurance and pension) payable by the Veterans Administration. In the case of application for social security benefits, the normal living expense must be itemized and shown in detail. Parents must also furnish evidence of relationship by a record of the deceased service member's birth. Acceptable proof of birth is that indicated above for a child.

Note. If records of marriage, birth, death or divorce are not immediately available, applications may be filed without such evidence and the missing

Pam 608-4

evidence submitted as soon as available. However, applications cannot be finally processed nor payments made until all evidence is obtained and submitted.

There are several other documents which you will find helpful in accurately completing the applications. However, copies of these documents are *not* required to accompany the applications. These documents include—

- (1) Official statement of death furnished the next of kin by The Adjutant General.
- (2) Record of military service (DA Form 53A) covering service member's last period of military service. This record will be mailed to the next of kin without request by the Commanding Officer having custody of the service member's military records at time of death.
- (3) Discharge papers covering all periods of prior military service if any.
- (4) Social Security Account Card or Stub.

If you do not know where these papers have been placed for safe-keeping, they may be among personal effects to be shipped to you. It is *not* absolutely necessary for you to locate these records to file applications. If they are not located you should answer questions concerning military service in the best way possible. The Veterans Administration or Social Security Administration will then verify military service with Headquarters Department of the Army.

Government Life Insurance

The deceased service member may or may not have been covered by Government Life Insurance at time of his death. If he had such insurance, he probably had informed you or the designated beneficiary of his coverage and the whereabouts of the policy or certificate of insurance. In any event, the Veterans Administration will get in touch with the beneficiary named by him and furnish the necessary forms for settlement if he had Government Life Insurance in force at time of his death.

Department of the Army records do not conclusively indicate those service members covered by Government Life Insurance. All such records, including designation or changes in the beneficiary (or beneficiaries) are maintained by the Veterans Administration. However, as a matter of information, persons with some active military service prior to 25 April 1951 are more likely to be covered. *Persons with active military service after 25 April 1951 only will not be covered unless*

- They were discharged or relieved from a previous period of active military service during the period 25 April 1951 through

31 December 1956 and procured Government Life Insurance within 120 days after discharge or relief from active duty as then authorized, *or*

- They were determined by the Veterans Administration to have a service-connected disability authorizing the purchase of Government Life Insurance following discharge from a previous period of military service, *and*

- Took the necessary actions to procure such insurance and keep it in force.

If there is a question in reference to insurance coverage of the deceased service member or the payment of proceeds on a known policy, you should contact the nearest Veterans Administration office.

Commercial Insurance

If the deceased service member carried life insurance with a civilian life insurance company, the beneficiary (or beneficiaries) should contact, in person or in writing, the nearest representative or home office, of the company with which the member was insured reference settlement.

The Department of the Army Records do not necessarily indicate if the service member had civilian life insurance. However, the service member may voluntarily have reported the civilian life insurance companies with which he carried life insurance. When so reported, The Adjutant General automatically forwards a copy of the Death Report to the companies named.

Settlement of Accounts

Any unpaid pay and allowances accrued to the deceased service member at time of death will be paid to a designated beneficiary, the heir or legal representative. Normally pay and allowances due the deceased will be limited to pay and allowances accrued since the end of the month preceding date of death (or since his last payday). However, settlement may include any other miscellaneous accounts due, but not paid, at time of death. If the deceased had savings in "Soldiers Deposits" the amount of such savings plus interest would also be included in the settlement of accounts.

The service member had the right to designate a beneficiary or beneficiaries for any amounts due him on date of death and to select the proportion of such amounts to be paid to each beneficiary (if more than one was designated). Any person or persons, relatives or friends, could have been designated. In the absence of a written designation executed by the service member prior to his death, any monies due will be paid in total to the following in the order of precedence listed:

Pam 608-4

- (1) The widow or widower.
- (2) The child or children in equal shares.
- (3) Parent or parents.
- (4) The duly appointed legal representative of the estate or if there is none, to the person or persons determined to be entitled thereto under the laws of the State of domicile of the deceased service member.

The Commanding General, Finance Center, U. S. Army, Indianapolis 49, Indiana is responsible for the settlement of accounts. That officer will automatically forward necessary claim forms to the designated beneficiary or beneficiaries, or if none, to the proper heir or heirs soon after death. Settlement will be made as soon as possible following return of the completed claim forms to the Army Finance Center.

United States Savings Bonds

Some service members have purchased United States Savings Bonds and deposited them with the United States Treasury Department, Washington 25, D. C. for safe keeping. If it is believed that the deceased may have deposited bonds with the Treasury Department, and the receipts cannot be located, an inquiry should be addressed direct to the Office of the Treasury, Securities Division, Washington 25, D. C.

CONTINUED SERVICE BENEFITS AND PRIVILEGES

The loss of your military sponsor does not terminate your entitlement to certain service benefits and privileges formerly received. If you were in the category of eligible dependents, you may continue to receive medical care at medical facilities of the Uniformed Services (Army, Navy, Air Force and Public Health Service) and patronize the Commissary Sales Store, Post Exchange and Motion Picture Theaters at military installations and bases whenever these facilities are available and adequate. Although every effort is made to provide these benefits and privileges, it must be recognized that at some installations and bases the facilities may be adequate only for the assigned military personnel and their dependents. In such cases, the Commander of the installation or base has the right to deny you patronage of those facilities he determines to be inadequate. To determine if you are eligible for any of the service benefits and privileges mentioned and to what extent, read carefully the brief discussion of each under the appropriate topic headings below.

Medical Care

Surviving dependents entitled to medical care at the facilities of the Uniformed Services include—

- Unremarried widow.
- Unremarried widower if dependent upon the deceased service woman at the time of her death for over one-half of his support because of a mental or physical incapacity.
- Unmarried legitimate child (including an adopted child or stepchild) who is—
 - (1) Under 21 years of age
 - (2) Over 21, but dependent for over one-half of his (her) support because of a mental or physical incapacity that existed before age 21.
 - (3) Over 21, but under 23, and dependent for over one-half of his (her) support because of enrollment in a full-time course of study in an approved institution of higher education (above the high school level).
- Parent or parent-in-law, if in fact dependent upon the deceased service member for over one-half of his or her support and was at the time of the member's death living in a dwelling place provided or maintained by him. The terms parent or parent-in-law do not include a stepparent, an adopted parent or a person who stands in loco parentis.

Medical Care Authorized

If the widow or child, you were previously entitled to certain medical care from civilian hospitals and physicians at Government expense. However, eligibility for civilian medical care terminated on the date of your military sponsor's death. Your medical care now at Government expense must be obtained from medical facilities of the uniformed services. Normally you should use the facility nearest your home of either the Army, Navy, Air Force or Public Health Service. If medical staff and facilities are available, the uniformed services or Public Health Service will provide medical care for all eligible surviving dependents, on an outpatient or hospitalization basis, as follows:

- Diagnosis
- Treatment of—
 - (1) Acute medical conditions
 - (2) Surgical conditions
 - (3) Contagious diseases
 - (4) Acute emergencies of any nature. These include acute emotional disorders of sufficient severity to require hospitalization.
 - (5) Immunization
 - (6) Obstetrical and infant care.

Pam 608-4

Any medical care furnished by facilities of the uniformed services is without cost, except when hospitalized you must pay a subsistence allowance of \$1.75 per day. Prescriptions may also be filled without cost when drugs are available.

Medical Care Not Authorized

There are certain types of medical care *not* provided by the Government. These types include—

- Elective medical and surgical treatments. (This means care which you might like to have but which is not essential. An example is plastic surgery solely to improve your looks.)
- Domiciliary care. (This means care normally provided in an institution such as a nursing or convalescent home.)
- Ambulance service or home visits, but these may be provided when available through uniformed service facilities in emergencies.
- Hospital care will not be provided for
 - (1) Chronic diseases, except when the condition flares up or complications develop
 - (2) Nervous and mental disorders (other than emergencies) except for diagnostic purposes.
- Dependents will not be provided artificial limbs, eyes, hearing aids, orthopedic footwear, or spectacles at Government expense.

Dental Care

Generally dental care is not authorized, however, such care may be provided at facilities of the uniformed services in an emergency or if required for treatment of a medical or surgical condition.

Commissary Store

The commissary store is the activity established at most military installations and bases for the primary purpose of providing food and household supplies for sale to authorized persons. *Only the unremarried widow is eligible for commissary store privileges.* However, upon approval of the installation or base commander she may designate an agent, under certain circumstances, to make purchases for her. Purchases made by or for the unremarried widow may be used by all members of the family residing in her household. If the unremarried widow should choose to travel or live abroad she would be denied commissary privileges in those countries where the status of forces treaties prohibit the granting of commissary privileges.

Post Exchange

The activities of the Post Exchange normally provide a variety of services such as retail store, gasoline filling station, restaurant and cafeteria, barber shop, beauty parlor, photographic studio, tailor

shop (including dry cleaning and pressing) and others. The number of activities operated by the Post Exchange will depend largely on the military strength of the installation or base and the availability of services from nearby civilian business establishments. Only the unremarried widow is eligible for Post Exchange privileges. However, upon approval of the installation or base commander she may designate an agent, under certain circumstances, to make purchases for her.

Motion Picture Theaters

The unremarried widow and unmarried minor children may attend Motion Picture Theaters at military installations and bases.

Identification for Service Privilege

To obtain service benefits and privileges to which you are entitled, you must be able to identify yourself as the dependent of the deceased service member. The only identification authorized for this purpose is the Uniformed Services Identification and Privilege Card (DD Form 1173). This is the same type card you may now have; however, the card issued while your military sponsor was living is no longer valid. You must now obtain a new Identification and Privilege Card (DD Form 1173) to show that you are the dependent of a "deceased" rather than an "active" service member. Application for the new card should be submitted to the nearest Army installation. You may obtain the application form with instructions for its completion from the Survivor Assistance Officer or by writing to the nearest military installation or the U. S. Army Area Headquarters in whose Area you reside (see appendix I). The Uniformed Services Identification and Privilege Card (DD Form 1173) is an "all purpose" card used for all service benefits and privileges mentioned above. The benefits and privileges to which the bearer of a card is entitled will be appropriately marked. The card is issued to all eligible surviving dependents 10 years of age or over. Children under 10 years of age will be identified by the card issued their mother, however, a separate card should be secured for each child when the child becomes 10 years old. The card is honored for the benefits and privileges authorized and available at installations and bases of the Army, Navy, Marine Corps, Air Force, or Public Health Service.

MISCELLANEOUS RIGHTS AND BENEFITS

There are other Federal and state rights and benefits not previously mentioned in this pamphlet to which the surviving dependents of deceased service members may be entitled. Due to the extremely limited circumstances under which these rights and benefits may accrue they

Pam 608-4

are discussed under the category of "miscellaneous rights and benefits." You should read the brief discussion of each right or benefit carefully. If you then believe yourself to be a qualified person, and if interested, further information should be obtained from the nearest Veterans Administration office or other office named in the discussion of the individual rights and benefits.

Civil Service Survivor Annuities

If the deceased service member was a former civil service employee of the Federal Government and qualified at time of death for civil service retirement benefits, his widow and minor children may be entitled to an annuity. The service member must have had a minimum of 5 years civil service employment and *not* have relinquished his retirement rights by withdrawal of the retirement deductions made from his civil service pay. Active military service is creditable as qualifying service toward civil service retirement. Inquiry may be made to the Retirement Division, Civil Service Commission, Washington 25, D. C.

Civil Service Preference

An unremarried widow may be authorized a 10-point veterans' service preference for Federal Civil Service employment if the service member had wartime service, or service during the period 28 April 1952 to 1 July 1955. Information concerning available Federal employment may be obtained from Federal Civil Service representatives located in most first and second class post offices.

Claims for Loss or Destruction of Personal Property

If the deceased service member or his dependents have suffered loss, damage, or destruction of personal property incident to his military service, you may be entitled to reimbursement for the losses or damages suffered provided reimbursement or settlement has not been previously made. This includes damages to or destruction of property incident to transportation of household goods and personal effects. Reimbursement will not be made in any case where the service member or his dependents failed to adequately protect their property. If you believe you have such a claim, contact the nearest Army installation as soon as possible for assistance in filing your claims. To be considered, claims must be filed within 2 years following discovery of the loss or damage.

Decorations and Awards

Decorations awarded posthumously will be presented to the next of kin. No request is necessary. The Department of the Army will notify the next of kin of the date and place of presentation when any

such decoration is awarded. The next of kin may also obtain any decorations and awards made to the service member prior to death but not actually presented or issued to him. If the next of kin believes the latter situation applicable she should write to the Commanding Officer, Army Records Center, 9700 Page Boulevard, St. Louis 14, Missouri.

Homestead Preference

Generally the surviving widow and minor children of the deceased service member are eligible for the same homestead preference to which a veteran is entitled. This preference consists of the right to apply 90 days before the public for the acquisition and establishment of homestead rights to public lands, and a reduction of not to exceed 2 years from the 3-year period of residence and cultivation usually required of a homesteader before he can claim land as his own. Further information may be obtained from the nearest Veterans Administration office.

Home Loan Guaranteed by the Veterans Administration

The unmarried widow of a service member who served in the active military service either World War II (16 September 1940-25 July 1947) or the Korean War (27 June 1950-31 January 1955) may be eligible for home loan benefits. If eligibility is based on World War II service, loan application must be made on or before 25 July 1960. Eligibility based on the Korean Conflict period may be used anytime before 1 February 1965. Further information may be obtained from the nearest Veterans Administration office.

Railroad Retirement Death Benefits

If the deceased service member was employed in the railroad industry at any time after 1936, an inquiry should be made direct to the nearest Railroad Retirement Board field office or the Railroad Retirement Board Headquarters, 844 North Rush Street, Chicago, Illinois to determine if any benefits are due under the Railroad Retirement Act. Inquiry should include the deceased service member's Social Security number, if available, to aid in identifying his record of service.

State Benefits

Many states have passed laws providing certain rights, benefits and privileges to surviving spouses and children of deceased service personnel. These include bonuses, educational assistance, employment preference, tax exemptions and others. Further information about the laws of a particular state should be obtained from local Government officials, nearest Veterans Administration office or State Agency.

Pam 608-4

for Veterans' Affairs and possibly local Veterans' Organizations (American Legion, Veterans' of Foreign Wars, Disabled American Veterans, etc.).

EDUCATION OF CHILDREN

The Department of the Army's interest in surviving children obtaining an education above the high school level cannot be overlooked. Congress also recognized this important time of life by providing payment of the Dependency and Indemnity Compensation to unmarried surviving children over age 18 but not 21 who attend an approved educational institution.

Scholarship Information

Various scholarship programs for the children of deceased military personnel, particularly those with war-time service, have been established by certain states, individual colleges and universities and other groups interested in the education of these children. Normally, these scholarships are awarded on a need basis or the applicant's previous scholastic attainments and qualities of leadership or a combination of both. You may obtain information regarding the more extensive programs and suggestions of where to look for scholarship information by writing The Adjutant General, Department of the Army, Washington 25, D. C., ATTN: AGPS. You may also wish to write the Scholarship Information Service, National Child Welfare Division, The American Legion, Indianapolis, Indiana which published a booklet titled, "Need A Lift?" that may prove helpful in finding educational assistance.

LEGAL ADVICE AND ASSISTANCE

You may need legal advice and assistance in connection with various benefits and entitlements, Government insurances, taxation, Social Security, and other legal problems. The Survivor Assistance Officer, in the course of aiding you, may place you in contact with a legal assistance officer. The services of the legal assistance officer are available in connection with all benefits and entitlements from the Government, including Social Security, and he may assist you in the preparation of your initial income tax return as a survivor. Probate and settlement of estates, court appearances, and the preparation of inheritance tax returns are outside the scope of the legal assistance program. Therefore it may be necessary for you to secure the services of civilian counsel in these matters. In such cases, if you are unacquainted with an attorney and desire assistance in secur-

ing such counsel, the legal assistance officer, through the appropriate Bar Association committee, can refer you to such counsel.

Governmental agencies such as the Veterans' Administration, Social Security Administration, and Army Finance Center are ready and able to assist you in connection with the processing of your claim for benefits and entitlements and such matters are expeditiously handled without resort to civilian counsel or expense to you. However, in some cases (for example, factual disputes or conflicting claims), it might be advisable for you to retain civilian counsel to prosecute your claims.

In general, Government benefits and proceeds of Government life insurance are exempt from attachment or levy to satisfy the claims of creditors.

You may also wish to contact the nearest office of the Internal Revenue Service for information and guidance regarding allowable exemptions from Federal tax liability or assessment. Certain benefits are excludable from gross income for income tax purposes. A statement of the amount of Federal income withheld from the pay of the service member prior to death will be furnished the next of kin or the administrator of the estate by the Commanding General, Finance Center, U. S. Army, Indianapolis 49, Indiana. This statement will be furnished without request following the settlement of accounts.

Appendix I

UNITED STATES ARMY AREAS

<i>States or other territory embraced or attached</i>	<i>Addresses of U. S. Army area headquarters</i>
District of Columbia; the counties of Arlington, Fairfax, King George, Prince William, Stafford and Westmoreland and the city of Alexandria in the State of Virginia; and the counties of Calvert, Charles, Montgomery, Prince Georges and St. Marys in the State of Maryland.	Commanding General Military District of Washington US Army Building T-7, Room 1535A Gravelly Point Washington 25, D. C.
Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island and Vermont.	Commanding General First US Army Governors Island New York 4, N. Y.
Delaware, Kentucky, Maryland, Ohio, Pennsylvania, Virginia and West Virginia, excluding the District of Columbia; the counties of Arlington, Fairfax, King George, Prince William, Stafford and Westmoreland and the city of Alexandria in the State of Virginia; and the counties of Calvert, Charles, Montgomery, Prince Georges and St. Marys in the State of Maryland.	Commanding General Second US Army Fort George G. Meade, Md.
Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina and Tennessee.	Commanding General Third US Army Fort McPherson, Ga.
Arkansas, Louisiana, New Mexico, Oklahoma and Texas.	Commanding General Fourth US Army Fort Sam Houston, Tex.
Colorado, Indiana, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin and Wyoming.	Commanding General Fifth US Army 1660 E. Hyde Park Blvd. Chicago 15, Ill.
Arizona, California, Idaho, Montana, Nevada, Utah, Oregon and Washington.	Commanding General Sixth US Army Presidio of San Francisco California

[AG 091.4 (18 Apr 58)]

By Order of *Wilber M. Brucker*, Secretary of the Army:

MAXWELL D. TAYLOR,
General, United States Army,
Chief of Staff.

Official:

HERBERT M. JONES,
Major General, United States Army,
The Adjutant General.

Distribution:

Active Army: D Plus Instl (10); Mil Dist (10); USA Corps (Res) (10);
Sectors, USA Corps (Res) (10).

To be distributed as needed to Headquarters, Department of the Army
agencies, US Continental Army Command, Headquarters, USA Air Defense
Commands, Army Headquarters, and Headquarters of Major Oversea Com-
mands, and as indicated.

NG: State AG (3).

USAR: None.